

In re:
Teresa Anne Bradley
Debtor

Case No. 23-10380-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 10, 2023

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	Teresa Anne Bradley, 5906 W Oxford St, Philadelphia, PA 19151-3526
14755602	Edwin J. Heck, 5906 W Oxford St, Philadelphia, PA 19151-3526
14755607	+ Liberty Lending Llc, 11 Broadway Suite 1732, New York, NY 10004-1312
14766617	+ Navient Solutions, LLC. on behalf of, American Student Assistance, Po box 16129, St. Paul, MN 55116-0129
14755612	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14755614	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14755615	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14755621	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14755593	Email/Text: bncnotifications@phea.org	Oct 11 2023 04:50:00	AES, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14755594	+ Email/Text: backoffice@affirm.com	Oct 11 2023 04:50:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14755595	Email/Text: bk@avant.com	Oct 11 2023 04:50:00	Avant, Attn: Bankruptcy, PO Box 9183380, Chicago, IL 60691-3380
14779824	Email/Text: megan.harper@phila.gov	Oct 11 2023 04:50:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14755598	Email/Text: megan.harper@phila.gov	Oct 11 2023 04:50:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14755596	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 11 2023 04:53:17	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14766135	+ Email/PDF: ebn_ais@aisinfo.com	Oct 11 2023 04:53:17	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14755597	Email/Text: bankruptcy@philapark.org	Oct 11 2023 04:50:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14755599	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 11 2023 04:50:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14755600	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 11 2023 04:53:24	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
14755601	+ Email/Text: mrdiscen@discover.com	Oct 11 2023 04:49:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14788592	Email/Text: ECMCBKNotices@ecmc.org	Oct 11 2023 04:50:00	Educational Credit Management Corporation, PO

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			Box 16408, St. Paul, MN, 55116-0408
14755603	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 11 2023 04:50:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14755604	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 11 2023 04:50:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14755608	Email/Text: loanme.bankruptcy@account-servicing.com	Oct 11 2023 04:50:00	LoanMe, Inc., Attn: Bankruptcy 1900 S State College Bl, Anaheim, CA 92806
14755605	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 11 2023 04:50:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14755606	Email/Text: PBNCNotifications@peritussservices.com	Oct 11 2023 04:49:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14763290	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2023 04:53:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755609	+ Email/PDF: pa_dc_claims@navient.com	Oct 11 2023 04:53:17	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
14755610	Email/PDF: cbp@omf.com	Oct 11 2023 04:53:21	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14755611	+ Email/Text: opportunitynotices@gmail.com	Oct 11 2023 04:50:00	Opportunity Financial, LLC, 130 East Randolph Street Suite 3400, Chicago, IL 60601-6379
14755613	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2023 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14755616	+ Email/Text: bankruptcy@philapark.org	Oct 11 2023 04:50:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14755617	^ MEBN	Oct 11 2023 04:45:00	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
14784454	Email/Text: bnc-quantum@quantum3group.com	Oct 11 2023 04:50:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14765772	Email/Text: bnc-quantum@quantum3group.com	Oct 11 2023 04:50:00	Quantum3 Group LLC as agent for, Katapult Group LLC, PO Box 788, Kirkland, WA 98083-0788
14773182	Email/Text: bnc-quantum@quantum3group.com	Oct 11 2023 04:50:00	Quantum3 Group LLC as agent for, BLST Marketing Sales & Receivables LLC, PO Box 788, Kirkland, WA 98083-0788
14755618	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 11 2023 04:50:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14755619	+ Email/Text: elevate@ebn.phinsolutions.com	Oct 11 2023 04:50:00	RISE Credit, Attn: Bankruptcy, PO Box 101808, Fort Worth, TX 76185-1808
14765495	^ MEBN	Oct 11 2023 04:44:59	Recovery Exchange, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14757616	^ MEBN	Oct 11 2023 04:45:01	Rocket Mortgage, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14770461	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 11 2023 04:50:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14755620	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 11 2023 04:53:24	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14755998	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 11 2023 04:53:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14755622	^ MEBN		

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Oct 11 2023 04:45:01

U.S. Department of Justice, 950 Pennsylvania Ave
NW, Washington, DC 20530-0009

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14756140	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JONATHAN WILKES CHATHAM	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
JOSEPH JASPER SWARTZ	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com
MICHAEL A. CIBIK	on behalf of Debtor Teresa Anne Bradley mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Teresa Anne Bradley

Debtor(s)

Chapter: 13

Bankruptcy No: 23-10380-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this October 10, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge, United States Bankruptcy Court